

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF OKLAHOMA

IN RE: )  
            )  
JAMES R. WHEAT JR.         )         CASE NO. 15-14186 JDL  
            )         CHAPTER 13  
DEBTOR                  )

**AMENDED CHAPTER 13 PLAN**

COMES NOW Debtor and submits his Amended Chapter 13 Plan.

Respectfully submitted:

S/ MIKE ROSE  
MICHAEL J ROSE PC  
Michael J. Rose, OBA#15523  
4101 Perimeter Center Drive, Suite 120  
Oklahoma City, OK 73112  
(405) 605-3757 telephone  
(405) 605-3758 facsimile  
[mrose@coxinet.net](mailto:mrose@coxinet.net)  
ATTORNEY FOR DEBTOR(S)

**CERTIFICATE OF SERVICE**

Undersigned certifies that on 2-15-16, the foregoing Amended Chapter 13 Plan was served, via United States Mail, 1<sup>st</sup> Class postage pre-paid, and properly addressed to the following:

**All creditors on the attached mailing matrix**

s/ MIKE ROSE  
Mike Rose

**United States Bankruptcy Court  
Western District of Oklahoma**

In re James Reginald Wheat, Jr.

Debtor(s)

Case No. 15-14186  
Chapter 13

**CHAPTER 13 PLAN**

1. **Payments to the Trustee:** The future earnings or other future income of the Debtor is submitted to the supervision and control of the trustee. The Debtor (or the Debtor's employer) shall pay to the trustee the sum of **\$250 for four months and then 375.00 per month for 56 months.**
2. **Plan Length:** This plan is estimated to be for **60** months.
3. Allowed claims against the Debtor shall be paid in accordance with the provisions of the Bankruptcy Code and this Plan.
  - a. Secured creditors shall retain their mortgage, lien or security interest in collateral until the earlier of (a) the payment of the underlying debt determined under nonbankruptcy law, or (b) discharge under 11 U.S.C. § 1328.
  - b. Creditors who have co-signers, co-makers, or guarantors ("Co-Obligors") from whom they are enjoined from collection under 11 U.S.C. § 1301, and which are separately classified and shall file their claims, including all of the contractual interest which is due or will become due during the consummation of the Plan, and payment of the amount specified in the proof of claim to the creditor shall constitute full payment of the debt as to the Debtor and any Co-Obligor.
  - c. All priority creditors under 11 U.S.C. § 507 shall be paid in full in deferred cash payments.
4. From the payments received under the plan, the trustee shall make disbursements as follows:

- a. Administrative Expenses
  - (1) Trustee's Fee: **10.00%**
  - (2) Attorney's Fee (unpaid portion): **\$3,400.00 to be paid through plan in monthly payments**
  - (3) Filing Fee (unpaid portion): **NONE**

b. Priority Claims under 11 U.S.C. § 507

Name	Amount of Claim	Interest Rate (If specified)
<b>Internal Revenue Service</b>	<b>5,700.00</b>	<b>0.00%</b>
<b>Oklahoma Tax Commission</b>	<b>1,262.00</b>	<b>0.00%</b>

c. Secured Claims

(1) Pre-Confirmation Adequate Protection Payments shall be made pursuant to the Court's Local Chapter 13 Guidelines

Name	Proposed Amount of Allowed Secured Claim	Minimum Monthly Adequate Protection Payment	Interest Rate (If specified)
<b>Tinker Fcu</b>	<b>8,452.00</b>	<b>150.00</b>	<b>6.00%</b>

d. Unsecured Claims

General Nonpriority Unsecured: Other unsecured debts shall be paid 0 cents on the dollar and paid pro rata, with no interest if the creditor has no Co-obligors, provided that where the amount or balance of any unsecured claim is less than \$10.00 it may be paid in full.

5. Property to Be Surrendered to Secured Creditor

Name  
Conns Credit Corp  
Loancare Servicing Ctr

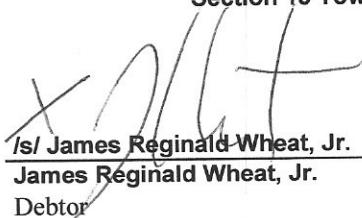
Amount of Claim  
736.00  
174,160.00

Description of Property  
i-pad  
3216 Raintree Rd  
Oklahoma City, Ok 73120

Quail Creek Sec 21 Block 034 Lot 019  
Section 13 Township 13N Range 4W Qtr NE

Date February 15, 2016

Signature

  
/s/ James Reginald Wheat, Jr.  
James Reginald Wheat, Jr.  
Debtor



S/ MIKE ROSE  
Michael J Rose, OBA No. 15523  
MICHAEL J ROSE PC  
4101 Perimeter Center Drive, Suite 120  
Oklahoma City, OK 73112  
405 605 3757 p  
405 605 3758 f  
[mrose@coxinet.net](mailto:mrose@coxinet.net)  
ATTORNEY FOR DEBTOR(S)

Label Matrix for local noticing

1087-5

Case 15-14186

Western District of Oklahoma

Oklahoma City

Mon Feb 15 10:31:05 CST 2016

American InfoSource LP as agent for

Verizon

PO Box 248838

Oklahoma City, OK 73124-8838

USBC Western District of Oklahoma

215 Dean A. McGee

Oklahoma City, OK 73102-3426

American InfoSource LP as agent for

T Mobile/T-Mobile USA Inc

PO Box 248848

Oklahoma City, OK 73124-8848

Capital One

Attn: Bankruptcy

Po Box 30285

Salt Lake City UT 84130-0285

Capital One Bank (USA), N.A.

PO Box 71083

Charlotte, NC 28272-1083

Conns Appliances Inc. as Attorney-in-Fact an

P.O. Box 2358

Beaumont, TX 77704-2358

Conns Credit Corp

Attention: Bankruptcy Dept

Po Box 2358

Beaumont TX 77704-2358

Credit Collections Inc/AMR

Po Box 60607

Oklahoma City OK 73146-0607

Credit Servi

Pob 60566

Oklahoma City OK 73146-0566

Diversified Consultant

10550 Deerwood Park Blvd

Jacksonville FL 32256-0596

Enhanced Recovery Corp

Attention: Client Services

8014 Bayberry Rd

Jacksonville FL 32256-7412

Hcc Surety

601 S Figueroa St Ste 16

Los Angeles CA 90017-5721

(p)INTERNAL REVENUE SERVICE

CENTRALIZED INSOLVENCY OPERATIONS

PO BOX 7346

PHILADELPHIA PA 19101-7346

Key Health Institute Edmond

POB 108835

Oklahoma City OK 73101-8835

Loancare Servicing Ctr

Interstate Corporate Center

Norfolk VA 23502

Lucy Garth

3117 Wilshire Terr

Oklahoma City OK 73116-3021

Midland Credit Management, Inc. as agent for

MIDLAND FUNDING LLC

PO Box 2011

Warren, MI 48090-2011

Midland Funding

2365 Northside Dri

San Diego CA 92108-2709

Northland Group Inc

PO Box 390846

Minneapolis MN 55439-0846

Northland Group Inc

PO Box 390905

Minneapolis MN 55439-0905

OKLAHOMA TAX COMMISSION

General Counsel's Office

100 N. Broadway Ave., Ste 1500

Oklahoma City, OK 73102-8601

Oklahoma Tax Commission

Attn: Bankruptcy Division

120 N Robinson Ste 2000

Oklahoma City OK 73102-7471

(p)PORTFOLIO RECOVERY ASSOCIATES LLC

PO BOX 41067

NORFOLK VA 23541-1067

Quail Creek Bank

12201 N May Ave

Oklahoma City OK 73120-6800

Rausch, Sturm, Israel, Emerson & Hornik

250 N Sunnyslope Road

Ste 300

Brookfield WI 53005-4800

Tinker Fcu

4140 West I 40

Oklahoma City OK 73108

Tinker Fcu

Po Box 45750

Tinker AFB OK 73145-0750

Toyota Motor Credit Corporation

c o Becket and Lee LLP

POB 3001

Malvern, PA 19355-0701

U S Emp Oc Fcu

4301 S Interstate 44 Service Rd

Oklahoma City OK 73119-3005

U.S. Trustee  
United States Trustee  
215 Dean A. McGee Ave., 4th Floor  
Oklahoma City, OK 73102-3444

US EMPLOYEES OC FEDERAL CREDIT UNION  
P.O. BOX 44000  
OKLAHOMA CITY, OK 73144-1000

United Recovery Systems, LP  
PO Box 722929  
Houston TX 77272-2929

Verizon Wirless Bankruptcy Adm  
500 Technology Dr  
Ste 550  
Saint Charles MO 63304-2225

James Reginald Wheat Jr.  
3216 Raintree Rd  
Oklahoma City, OK 73120-1836

John T. Hardeman  
PO Box 1948  
Oklahoma City, OK 73101-1948

Mike J. Rose  
4101 Perimeter Center Drive  
Suite 120  
Oklahoma City, OK 73112-2309

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Internal Revenue Service  
PO Box 745  
District Director  
Chicago IL 60690

Portfolio Recovery  
Attn: Bankruptcy  
Po Box 41067  
Norfolk VA 23541

(d)Portfolio Recovery Associates, LLC  
POB 41067  
Norfolk VA 23541

End of Label Matrix  
Mailable recipients 36  
Bypassed recipients 0  
Total 36